



Order Filed on June 27, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE
Caption in Compliance with D.N.J. LBR 9004-2(c)

Stern, Lavinthal & Frankenberg, LLC
105 Eisenhower Parkway, Suite 302
Roseland, NJ 07068
Phone: (973) 797-1100
Fax: (973) 228-2679
Attorney for Secured Creditor,
Seterus, Inc., as authorized sub-servicer for Federal
National Mortgage Association ("Fannie Mae"), a
corporation organized and existing under the laws of
the United States of America
By: Jeanette F. Frankenberg, Esq.

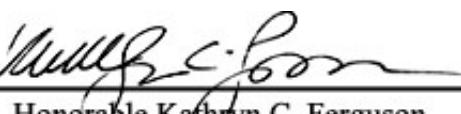
In Re:
Judy White
Debtor(s).

Case No.: 17-17328-KCF
Chapter: 13
Hearing Date: June 27, 2018
Judge: Kathryn C. Ferguson

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: June 27, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Applicant:	<u>Seterus, Inc.</u>
Applicant's Counsel:	<u>Stern Lavinthal & Frankenberg, LLC</u>
Debtor's Counsel:	<u>Kevin C. Fayette Esq.</u>
Property Involved ("Collateral"):	<u>J13 Shirley Lane, Lawrenceville, NJ 08648</u>

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay

against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 2 months, from May 1, 2018 to June 1, 2018.
- The Debtor is overdue for 1 payment at \$1,405.26 per month.
- The Debtor is overdue for 1 payment at \$1,493.20 per month.
- Less Funds held in debtor(s) suspense \$777.53

Total Arrearages Due \$2,120.93

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on July 1, 2018, regular monthly mortgage payments shall continue to be made in the amount \$1,493.20.
- Beginning on July 1, 2018, monthly stipulation payments shall be made in the amount of \$353.49 for six (6) months.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Immediate payment: Seterus, Inc.
P.O. Box 1047
Hartford, CT 06143

✓ Regular monthly payment: Seterus, Inc.
P.O. Box 1047
Hartford, CT 06143

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

4. Award of Attorneys' Fees:

✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order



Kevin C. Fayette, Esq.
Attorney for the Debtor

/s/ Jeanette F. Frankenberg

Jeanette F. Frankenberg, Esq.
Attorney for Secured Creditor
Seterus, Inc.